

Information to identify the case:

Debtor 1	<u>David O. Marshall Sr.</u>	Social Security number or ITIN	xxx-xx-8320
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22229-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David O. Marshall Sr.

11/14/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David O. Marshall, Sr.
Debtor

Case No. 17-22229-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 14, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:

Recip ID	Recipient Name and Address
db	+ David O. Marshall, Sr., 944 Lilly Lane, Pittsburgh, PA 15221-3912
14635119	+ ACE Property Group, 262 East Gate Drive, PMB 266, Aiken, SC 29803-7698
14649236	+ ACE Property Group, 17792 Moro Road, Salinas, CA 93907-8524
14635120	+ Borough of Munhall, Tax Department, 1900 West Street, Munhall, PA 15120-2561
14635122	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14635121	+ Carolyn J and Henry D. Smith, 115 N. Beatty Street, Apt. 318, Pittsburgh, PA 15206-3059
14635123	+ Clear Spring, 18451 North Dallas Parkway, Suite 100, Dallas, TX 75287-5209
14649237	County of Allegheny, c/o Goehring, Rutter & Boehm, 14th Floor, Frick Building, Pittsburgh, PA 15219
14635125	+ FCI Lender Services, Inc., 8190E. Kaiser Blvd., Anaheim, CA 92808-2215
14635126	Grand Vacation Services, LLC, 6335 Metro West Blvd., Suite 180, Orlando, FL 32835
14635127	Honorable Thomas R. Torkowsky, 510 East 6th Avenue, Munhall, PA 15120
14635128	+ Kalmeyer & Kalmeyer, 410 Rodi Road, Pittsburgh, PA 15235-4519
14649239	+ LMS Properties Erie, LLC, P.O. Box 10954, Erie, PA 16514-0954
14649238	+ Legal Tax Service, Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
14635129	+ Lobos Management Co., P.O. Box 81067, Pittsburgh, PA 15217-0567
14635130	MBank, 17898 SW McEwan Road, Suite 200, Tigard, OR 97224
14635131	Pa-American Water Company, P.O. Box 347412, Pittsburgh, PA 15250-7412
14635132	Pa. Dept. of Labor and Industry, Employer's Charge Section, P.O. Box 67504, Harrisburg, PA 17106-7504
14635133	Peoples Natural Gas Company, P.O. Box 535323, Pittsburgh, PA 15253-5323
14635136	+ Powers, Kim & Associates, LLC, Eight Neshaminy Interplex, Suite 215, Trevoise, PA 19053-6980
14635137	Regus, P.O. Box 842456, Dallas, TX 75284-2456
14649241	Shawn Brantley & Julie Wardigo, 35 & 36 Grant Street, Munhall, PA 15120
14649242	+ Visio Financial Services, Inc., 18451 N. Dallas Parkway, Suite 100, Dallas, TX 75287-5209
14635138	+ Wilkesburg-Penn Joint Water Authority, 2200 Robinson Blvd., Pittsburgh, PA 15221-1193

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 15 2022 08:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 03:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Nov 15 2022 03:26:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Nov 15 2022 03:26:00	Woodland Hills School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14635124	Email/Text: kborkley@bernsteinlaw.com	Nov 15 2022 03:26:00	Duquesne Light Company, P.O. Box 1930, Pittsburgh, PA 15230-1930

District/off: 0315-2

User: auto

Page 2 of 3

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14659270	+ Email/Text: ebnjts@grblaw.com	Nov 15 2022 03:26:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14700650	Email/Text: Bankruptcy.Notices@pnc.com	Nov 15 2022 03:26:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14635135	Email/Text: Bankruptcy.Notices@pnc.com	Nov 15 2022 03:26:00	PNC Bank, P.O. Box 535230, Pittsburgh, PA 15253-5239
14696872	EDI: PRA.COM	Nov 15 2022 08:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14643811	EDI: PENNDEPTREV	Nov 15 2022 08:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14643811	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15055171	+ Email/Text: ebnpeoples@grblaw.com	Nov 15 2022 03:26:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15137612	+ Email/Text: bankruptcy@bsifinancial.com	Nov 15 2022 03:26:00	Visio Financial Services, Inc., c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
14659271	+ Email/Text: ebnjts@grblaw.com	Nov 15 2022 03:26:00	Woodland Hills School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aud		Julie Wardigo
cr		Julie Wardigo
cr		Visio Financial Services, Inc.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14643830	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14649240	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14635134	*	Peoples Natural Gas Company, P.O. Box 535323, Pittsburgh, PA 15253-5323

TOTAL: 3 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Visio Financial Services Inc. bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Visio Financial Services Inc. dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Woodland Hills School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Maria Miksich	on behalf of Creditor Visio Financial Services Inc. mmiksich@kmlawgroup.com
Michael S. Geisler	on behalf of Plaintiff David O. Marshall Sr. m.s.geisler@att.net, msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Michael S. Geisler	on behalf of Debtor David O. Marshall Sr. m.s.geisler@att.net, msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 11